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Can Mathieson John F.

FORMS OF POLICY CONTRACTS

—BY—

J. F. MATHIESON.

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the year 1895, by JOHN FRANCIS MATHIESON, at
the Department of Agriculture.

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W. H. EATON & SON,

MONTREAL.

FORMS OF POLICY CONTRACTS

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contract. Such proof shall comprise a sworn statement of the physician who attended the insured in his or her last illness, claimant, clergyman and undertaker, on the blanks furnished by the Association, and any such information as the said Association may require.

No suit shall be valid under this contract unless commenced within one year from the date of the death of the insured.

7th.—This contract is a quarterly term insurance, renewable at the option of the insured before expiration, upon payment of the premiums and dues, at the time, and in the manner herein provided. The insured shall pay under this contract, in advance, at the head office of the Association, quarterly, reckoned from the date hereof during each and every year, respectively, the sum specified in the Table of Rates printed on the back hereof for his age at entry, unless the Directors shall by special notice require a different amount, and in such case the call may be based on the

one payment, but in lieu thereof the amount hereof shall be payable in five equal annual installments, the first of such installments to become due thirty days after proof satisfactory to the Board of Directors shall have been furnished by the claimant of a valid claim hereunder, and yearly thereafter until the whole sum shall have been paid.

10th.—No agent of the Association is authorized to make, alter, or discharge contracts; and any such act, in order to be binding upon the Association, shall be signed by the President and General Manager of the Association.

11th. It is hereby agreed that in any distribution of surplus the principles and methods which may be adopted by the Board of Directors for such distribution, and its determination of the amount equitably belonging to this Policy are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract.

FIFTEEN YEARS' PAYMENT.

The following Table of Rates per \$1,000 includes the Expense Fund and the Emergency or Reserve Fund:

| Age. | Quarterly. | Semi-Annually. | Annually. |
|------|------------|----------------|-----------|
| 20 | \$6.50 | \$12.85 | \$25.20 |
| 21 | 6.65 | 13.15 | 25.76 |
| 22 | 6.77 | 13.42 | 26.30 |
| 23 | 6.94 | 13.72 | 26.90 |
| 24 | 7.10 | 14.01 | 27.50 |
| 25 | 7.23 | 14.30 | 28.05 |
| 26 | 7.35 | 14.58 | 28.57 |
| 27 | 7.50 | 14.87 | 29.15 |
| 28 | 7.65 | 15.16 | 29.75 |
| 29 | 7.83 | 15.50 | 30.40 |
| 30 | 7.98 | 15.85 | 31.05 |
| 31 | 8.17 | 16.20 | 31.75 |
| 32 | 8.37 | 16.56 | 32.46 |
| 33 | 8.55 | 16.95 | 33.22 |
| 34 | 8.76 | 17.34 | 34.00 |
| 35 | 8.96 | 17.75 | 34.80 |
| 36 | 9.20 | 18.29 | 35.65 |
| 37 | 9.43 | 18.67 | 36.60 |
| 38 | 9.66 | 19.13 | 37.50 |
| 39 | 9.91 | 19.64 | 38.50 |
| 40 | 10.17 | 20.15 | 39.50 |
| 41 | 10.45 | 20.70 | 40.60 |
| 42 | 10.80 | 21.30 | 41.75 |
| 43 | 11.07 | 21.92 | 43.00 |
| 44 | 11.37 | 22.52 | 44.15 |
| 45 | 11.70 | 23.15 | 45.40 |
| 46 | 12.07 | 23.90 | 46.85 |
| 47 | 12.44 | 24.64 | 48.30 |
| 48 | 12.80 | 25.34 | 49.70 |
| 49 | 13.18 | 26.10 | 51.20 |
| 50 | 13.60 | 26.95 | 52.80 |
| 51 | 13.95 | 27.70 | 54.30 |
| 52 | 14.19 | 28.45 | 55.80 |
| 53 | 14.70 | 29.20 | 57.35 |
| 54 | 15.20 | 30.10 | 59.00 |
| 55 | 15.70 | 31.00 | 60.70 |

REGULATIONS AND CO

- 1st.—Each applicant to become a benefit member of said Association must sign the Association's Form of Application therefor, filled out by the applicant or some one on his or her behalf, and pass a satisfactory examination by a duly licensed physician, who shall be deemed the agent of applicant. A Policy if issued shall not be in force until the first payment thereon, as per table of graduated payments printed hereon, shall have been paid to the Association during the good health of the member, and this Policy delivered during such member's life time. No agent of the Association is authorized to make or alter any such Application, and in doing any such act he is to be considered the agent of the applicant.

- 2nd.—The statements and declarations made by or on behalf of said member, in order to become a benefit member of said Association, are the basis of said contract, and form a part hereof, on the faith of which this Policy is issued, and every renewal hereof is made; they are warranted true, and that no fact in regard to the health, habits or conditions of such member has been omitted relating to the warrantees: provided that the Policy shall not be void by reason of any statement in the Application thereof not being true, unless such statement is material in the contract, and that any warrantees made hereon by the member shall be subject to the qualification implied in this provision.

- 3rd.—If within two years from the date of this Policy the said member shall die by any act of self-destruction whatever, whether such member be sane or insane, or engage as an occupation in blasting, mining, submarine labour, the production of any highly explosive material, or in naval or military service (except in the militia or volunteer corps of Canada), or engage in serial or arctic voyages, this Policy shall be void, and all payments made hereon shall be forfeited to the Association.

- 4th.—After two years from the date of this Policy, if three full years' payments have been made upon it, the insured may, by giving the Association thirty days' notice, while this Policy is in force, of a desire to do so, apply any dividends which shall have been declared by the Association in favour of the Policy towards making future payments.

- 5th.—The insured may, at any time after this Policy shall have been three years in force, provided the insured shall have given thirty days' notice to the Association while this Policy is in full force, surrender the same, and receive therefor in cash, in full settlement of all liability of the Association under the same, his or her equitable share of the emergency or reserve fund.

- 6th.—The death claim shall be payable in sixty days after there shall have been furnished satisfactory proof to said Association of a valid claim under this contract. Such proof shall comprise a sworn statement of the physician who attended the insured in his or her last illness, claimant, clergyman and undertaker, on the blanks furnished by the Association, and any such information as the said Association may require.
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- 7th.—This contract is a quarterly term insurance, renewable at the option of the insured before expiration, upon payment of the premiums and dues, at the time, and in the manner herein provided. The insured shall pay under this contract, in advance, at the head office of the Association, quarterly, reckoned from the date hereof during each and every year, respectively, the sum specified in the Table of Rates printed on the back hereof for his age at entry, unless the Directors shall by special notice require a different amount, and in such case the call may be based on the

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current age of the member. Payment may be made in advance in accordance with the annual, semi-annual or quarterly table, and when so made shall be applied to the renewal of this contract. The payments which shall be made hereunder, during the first year of the currency of this Policy, may (after providing for the emergency fund required by the Act of Incorporation, and after providing for this Policy's pro rata share of death claims occurring upon Policies becoming claims within a year of the date of issue) be used as a part of the expense fund, and after the said first year, four dollars per one thousand dollars insured of the monies so received shall be appropriated and used as a further part of the expense fund, and not exceeding one-tenth of one per cent. quarterly on the amount insured, and the balance after the first year shall be carried to an emergency fund. The emergency fund may be used for any or all of the following purposes,—namely, in the payment of death claims, or afterwards in the payment of surrender values for Policies, or to meet any liability to guarantors, or to make any deposit to be made with any Government. Sixty per cent. of all sums paid under this section may be carried to the emergency or reserve fund. If within thirty days of each of the above named dates, on which the insured shall elect to pay, respectively, the payments herein provided for are not received at the head office of the Association, such non-payment shall be taken as conclusive proof that the party called the insured has decided to terminate his or her connection with this Association, which connection shall thereupon terminate, and this contract shall become null and void, and all rights thereunder shall be forfeited to the Association. Should the mortality experienced by the Association require any alteration of said rates in any call, due notice shall be given, according to the provisions contained herein, provided, however, that notice shall be given when any portion of an assessment is for expenses. Any variation in excess of said rate may be taken from the emergency or reserve fund. If a note, draft or other obligation be given in payment of a premium or assessment hereunder, and the same be not fully paid when due, this Policy shall become and be null and void.

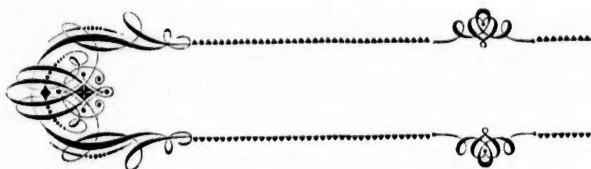
8th.—Notice of any mortuary payment, call, or other notice mailed to the post office address of the insured, as such address may appear on the Books of the Association, shall be taken to be a sufficient notice under this contract, and the affidavit of the officer whose duty it may be to give such notice, that a notice was so addressed and mailed, shall be taken as conclusive proof that such notice has been sent, and every one acquiring or claiming any interest hereunder is hereby estopped from denying the sufficiency of said affidavit to establish in any court the facts herein contained.

9th.—Provided that in the event of a claim arising under this contract owing to the death of the said party hereby insured, from any cause whatever, within one year from the date hereof, the amount of this Policy shall not become due or payable in one payment, but in lieu thereof the amount hereof shall be payable in five equal annual instalments, the first of such instalments to become due thirty days after proof satisfactory to the Board of Directors shall have been furnished by the claimant of a valid claim hereunder, and yearly thereafter until the whole sum shall have been paid.

10th.—No agent of the Association is authorized to make, alter, or discharge contracts; and any such act, in order to be binding upon the Association, shall be signed by the President and General Manager of the Association.

11th. It is hereby agreed that in any distribution of surplus the principles and methods which may be adopted by the Board of Directors for such distribution, and its determination of the amount equitably belonging to this Policy are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract.

In consideration of the application for this Policy, and of agreement on the part of the insured to accept the regulations and conditions of consideration of the payment of premium as per table of rates applicable hereto, hereby constitutes of a benefit satisfactory proof has been furnished at its head office of the death of the insured death fund of the Association, and out of any monies realized for that purpose, to



Payments shall be made upon this Policy, according to the said regular table of rates on the back hereof, during the period of fifteen years from the date said period, the then owner, or owners, shall be entitled to a bond of the Association which shall include the equivalent of any profits then due on this Policy.

On the surrender of this Policy while in force, on or after its third anniversary or give its bond for an equivalent amount, payable upon the death of the insured payments hereunder, after this Policy has been two full years in force.

A grace of thirty days will be allowed. Lapsed policies may be reinstated health from an accredited medical examiner of the Association, subject to its approval.

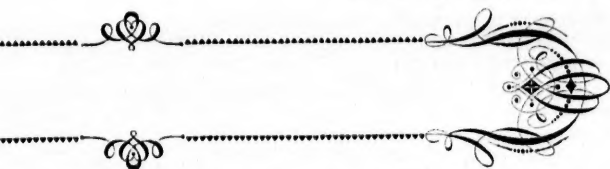
The Association further agrees forthwith from time to time to make funds, to pay all obligations created under this Policy, without deduction or abatement.

In witness whereof the said Association has hereunto and General Manager signed and delivered this Policy on the _____ day of _____ 19____

for this Policy, and of the statements and agreements herein contained, and of the regulations and conditions on the back hereof as a part of this contract, and the further Dollars, that amount being the constitutes

a benefit member of said Association, and agrees, in sixty days after the death of the insured during the continuance of this Policy, to pay out of the amount so insured for that purpose, to

Executors, Administrators or Assigns, the sum of



according to the said regulations and conditions, of the premiums required under the policy for ten years from the date of issue. On the surrender of this Policy at the end of the term of the bond of the Association for the amount, payable upon the death of the insured,—on this Policy.

At or after its third anniversary, the Association will pay its equitable cash value, in the event of the death of the insured. Dividends declared may be used towards making future policies in force.

Any policy may be reinstated within six months by furnishing a certificate of good standing, subject to its approval and paying all arrears, with six per cent interest.

The Association shall make assessments to an amount adequate with its other available assets without deduction or abatement.

This Association has hereunto affixed its Corporate Seal, and by its President and delivered this contract, at the City of Montreal, this

President

A.D. 189

REGULATIONS AND CONDITIONS.

1st.—Each applicant to become a benefit member of said Association must sign the Association's Form of Application therefor, filled out by the applicant or some one on his or her behalf, and pass a satisfactory examination by a duly licensed physician, who shall be deemed the agent of applicant. A Policy if issued shall be in force until the first payment thereon, as per table of graduated payments printed hereon, shall have been paid to the Association during the good health of the member, and this Policy delivered during such member's life time. No agent of the Association is authorized to make or alter any such application, and in doing any such act he is to be considered the agent of the applicant.

2nd.—The statements and declarations made by or on behalf of said member, in order to become a benefit member of said Association, are the basis of said contract, and form a part hereof, on the faith of which this Policy is issued, and every renewal hereof is made; they are warranted true, and that no fact in regard to the health, habits or conditions of such member has been omitted relating to the warranties: provided that the Policy shall not be void by reason of any statement in the Application thereof not being true, unless such statement is material in the contract, and that any warranties made hereon by the member shall be subject to the qualification implied in this provision.

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8th.—Notice of any mortuary payment, call, or other notice mailed to the post office address of the insured, as such address may appear on the Books of the Association, shall be taken to be a sufficient notice under this contract, and the affidavit of the officer whose duty it may be to give such notice, that a notice was so addressed and mailed, shall be taken as conclusive proof that such notice has been sent, and every one acquiring or claiming any interest hereunder is hereby estopped from denying the sufficiency of said affidavit to establish in any court the facts herein contained.

9th.—Provided that in the event of a claim arising under this contract owing to the death of the said party hereby insured, from any cause whatever, within one year from the date hereof, the amount of this Policy shall not become due or payable in

contract. Such proof shall comprise a sworn statement of the physician who attended the insured in his or her last illness, claimant, clergyman and undertaker, on the blanks furnished by the Association, and any such information as the said Association may require.

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FIFTEEN YEARS' PAYMENT.

The following Table of Rates per \$1,000 includes the Expense Fund and the Emergency or Reserve Fund:

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|------|------------|----------------|-----------|
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10th.—No agent of the Association is authorized to make, alter, or discharge contracts; and any such act, in order to be binding upon the Association, shall be signed by the President and General Manager of the Association.

11th. It is hereby agreed that in any distribution of surplus the principles and methods which may be adopted by the Board of Directors for such distribution, and its determination of the amount equitably belonging to this Policy are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract.

In consideration of the application for this Policy, and of agreement on the part of the insured to accept the regulations and conditions of consideration of the payment of premium as per table of rates applicable hereto, hereby constitutes of a benefit satisfactory proof has been furnished at its head office of the death of the insured death fund of the Association, and out of any monies realized for that purpose, to



Payments shall be made upon this Policy, according to the said regular table of rates on the back hereof, during the period of fifteen years from the date said period, the then owner, or owners, shall be entitled to a bond of the Association which shall include the equivalent of any profits then due on this Policy.

On the surrender of this Policy while in force, on or after its third anniversary or give its bond for an equivalent amount, payable upon the death of the insured payments hereunder, after this Policy has been two full years in force.

A grace of thirty days will be allowed. Lapsed policies may be reinstated health from an accredited medical examiner of the Association, subject to its approval.

The Association further agrees forthwith from time to time to make use of funds, to pay all obligations created under this Policy, without deduction or abatement.

In witness whereof the said Association has hereunto set its hand and General Manager signed and delivered this contract this day of _____ A.D. 19__

for this Policy, and of the statements and agreements herein contained, and of the regulations and conditions on the back hereof as a part of this contract, and the further Dollars, that amount being the

constitutes

a benefit member of said Association, and agrees, in sixty days after the death of the insured during the continuance of this Policy, to pay out of the sum so received for that purpose, to

Executors, Administrators or Assigns, the sum of



according to the said regulations and conditions, of the premiums required under the policy for the years from the date of issue. On the surrender of this Policy at the end of the term of the Association for the amount, payable upon the death of the insured,—the sum so received on this Policy.

On or after its third anniversary, the Association will pay its equitable cash value, at the death of the insured. Dividends declared may be used towards making future policies in force.

Such policies may be reinstated within six months by furnishing a certificate of good character, subject to its approval and paying all arrears, with six per cent interest.

The Association has hereunto affixed its Corporate Seal, and by its President has signed and delivered this contract, at the City of Montreal, this

A.D. 189

REGULATIONS AND CONDITIONS.

1st.—Each applicant to become a benefit member of said Association must sign the Association's Form of Application therefor, filled out by the applicant or some one on his or her behalf, and pass a satisfactory examination by a duly licensed physician, who shall be deemed the agent of applicant. A Policy if issued shall not be in force until the first payment thereon, as per table of graduated payments printed hereon, shall have been paid to the Association during the good health of the member; and this Policy delivered during such member's life time. No agent of the Association is authorized to make or alter any such Application, and in doing any such act he is to be considered the agent of the applicant.

2nd.—The statements and declarations made by or on behalf of said member, in order to become a benefit member of said Association, are the basis of said contract, and form a part hereof, on the faith of which this Policy is issued, and every renewal hereof is made; they are warranted true, and that no fact in regard to the health, habits or conditions of such member has been omitted relating to the warranties: provided that the Policy shall not be void by reason of any statement in the Application thereof not being true, unless such statement is material in the contract, and that any warranties made hereon by the member shall be subject to the qualification implied in this provision.

3rd.—If within two years from the date of this Policy the said member shall die by any act of self-destruction whatever, whether such member be sane or insane, or engage as an occupation in blasting, mining, submarine labour, the production of any highly explosive material, or in naval or military service (except in the militia or volunteer corps of Canada), or engage in aerial or arctic voyages, this Policy shall be void, and all payments made hereon shall be forfeited to the Association.

4th.—After two years from the date of this Policy, if three full years' payments have been made upon it, the insured may, by giving the Association thirty days' notice, while this Policy is in force, of a desire to do so, apply any dividends which shall have been declared by the Association in favour of the Policy towards making future payments.

5th.—The insured may, at any time after this Policy shall have been three years in force, provided the insured shall have given thirty days' notice to the Association while this Policy is in full force, surrender the same, and receive therefor in cash, in full settlement of all liability of the Association under the same, his or her equitable share of the emergency or reserve fund.

6th.—The death claim shall be payable in sixty days after there shall have been furnished satisfactory proof to said Association, of a valid claim under this

current age of the member. Payment may be made in advance in accordance with the annual, semi-annual or quarterly table, and when so made shall be applied to the renewal of this contract. The payments which shall be made hereunder, during the first year of the currency of this Policy, may (after providing for the emergency fund required by the Act of Incorporation, and after providing for this Policy's pro rata share of death claims occurring upon Policies becoming claims within a year of the date of issue) be used as a part of the expense fund, and after the said first year, four dollars per one thousand dollars insured of the monies so received shall be appropriated and used as a further part of the expense fund, and not exceeding one-tenth of one per cent. quarterly on the amount insured, and the balance after the first year shall be carried to an emergency fund. The emergency fund may be used for any or all of the following purposes—namely, in the payment of death claims, or afterwards in the payment of surrender values for Policies, or to meet any liability to guarantors, or to make any deposit to be made with any Government. Sixty per cent. of all sums paid under this section may be carried to the emergency or reserve fund. If within thirty days of each of the above named dates, on which the insured shall elect to pay, respectively, the payments herein provided for are not received at the head office of the Association, such non-payment shall be taken as conclusive proof that the party called the insured has decided to terminate his or her connection with this Association, which connection shall thereupon terminate, and this contract shall become null and void, and all rights thereunder shall be forfeited to the Association. Should the mortality experienced by the Association require any alteration of said rates in any call, due notice shall be given, according to the provisions contained herein, provided, however, that notice shall be given when any portion of an assessment is for expenses. Any variation in excess of said rate may be taken from the emergency or reserve fund. If a note, draft or other obligation be given in payment of a premium or assessment hereunder, and the same be not fully paid when due, this Policy shall become and be null and void.

8th.—Notice of any mortuary payment, call, or other notice mailed to the post office address of the insured, as such address may appear on the Books of the Association, shall be taken to be a sufficient notice under this contract, and the affidavit of the officer whose duty it may be to give such notice, that a notice was so addressed and mailed, shall be taken as conclusive proof that such notice has been sent, and every one acquiring or claiming any interest hereunder is hereby escrowed from denying the sufficiency of said affidavit in any court the facts herein contained.

9th.—Provided that in the event of a claim arising under this contract owing to the death of the said party hereby insured, from any cause whatever, within one year from the date hereof, the amount of this Policy shall not become due or payable in

year from the date of the death of the insured.

6th.—This contract is a quarterly term insurance, renewable at the option of the insured before expiration, during the period of fifteen years next from the date hereof, upon payment of the premiums and dues, at the time, and in the manner herein provided. The insured shall pay under this contract, in advance, at the head office of the Association, quarterly, reckoned from the date hereof during each and every year, respectively, during the said period of fifteen years, the sum specified in the Table of Rates printed on the back hereof for his age at entry, unless the Directors shall by special notice require a different amount, and in such case the call may be based on the current age of the member. Payment may be made in advance in accordance with the annual, semi-annual or quarterly table, and when so made shall be applied to the renewal of this contract. The payments which shall be made hereunder,

claimant of a valid claim hereunder, and yearly thereafter until the whole sum shall have been paid.

9th.—No agent of the Association is authorized to make, alter, or discharge contracts; and any such act, in order to be binding upon the Association, shall be signed by the President and General Manager of the Association.

10th. It is hereby agreed that in any distribution of surplus the principles and methods which may be adopted by the Board of Directors for such distribution, and its determination of the amount equitably belonging to this Policy are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract, and that the profits or surplus shall be distributed hereunder, only to those who survive the term for which this Policy is issued, and then only if this Policy be then in force.

FIFTEEN YEAR SAVINGS BANK POLICY.

Table of Rates per \$1,000 from which payments shall be made:

| Age. | Quarterly. | Semi-Annually. | Annually. |
|------|------------|----------------|-----------|
| 23 | \$11.46 | \$22.70 | \$44.50 |
| 24 | 11.48 | 22.75 | 44.60 |
| 25 | 11.51 | 22.80 | 44.70 |
| 26 | 11.55 | 22.85 | 44.80 |
| 27 | 11.58 | 22.90 | 44.90 |
| 28 | 11.62 | 22.95 | 45.00 |
| 29 | 11.65 | 23.03 | 45.15 |
| 30 | 11.67 | 23.10 | 45.34 |
| 31 | 11.70 | 23.18 | 45.45 |
| 32 | 11.74 | 23.25 | 45.60 |
| 33 | 11.80 | 23.35 | 45.80 |
| 34 | 11.86 | 23.45 | 46.00 |
| 35 | 11.92 | 23.56 | 46.20 |
| 36 | 12.00 | 23.67 | 46.40 |
| 37 | 12.08 | 23.80 | 46.60 |
| 38 | 12.15 | 23.95 | 46.85 |
| 39 | 12.22 | 24.10 | 47.15 |
| 40 | 12.29 | 24.23 | 47.45 |
| 41 | 12.32 | 24.32 | 47.70 |
| 42 | 12.36 | 24.47 | 48.00 |
| 43 | 12.40 | 24.53 | 48.30 |
| 44 | 12.46 | 24.72 | 48.65 |
| 45 | 12.53 | 24.95 | 49.00 |
| 46 | 12.67 | 25.20 | 49.40 |
| 47 | 12.83 | 25.43 | 49.85 |
| 48 | 12.95 | 25.65 | 50.30 |
| 49 | 13.08 | 25.90 | 50.80 |
| 50 | 13.20 | 26.15 | 51.30 |
| 51 | 13.35 | 26.43 | 51.85 |
| 52 | 13.50 | 26.75 | 52.45 |
| 53 | 13.67 | 27.10 | 53.10 |
| 54 | 13.84 | 27.40 | 53.75 |
| 55 | 14.02 | 27.78 | 54.45 |

REGULATIONS AND CO

1st.—Each applicant to become a benefit member of said Association must sign the Association's Form of Application therefor, filled out by the applicant or some one on his or her behalf, and pass a satisfactory examination by a duly licensed physician, who shall be deemed the agent of applicant. A Policy if issued shall not be in force until the first payment thereon, as per table of graduated payments printed hereon, shall have been paid to the Association during the good health of the member, and this Policy delivered during such member's life time. No agent of the Association is authorized to make or alter any such Application, and in doing any such act he is to be considered the agent of the applicant.

2nd.—The statements and declarations made by or on behalf of said member, in order to become a benefit member of said Association, are the basis of said contract, and form a part hereof, on the faith of which this Policy is issued, and every renewal hereof is made; they are warranted true, and that no fact in regard to the health, habits or conditions of such member has been omitted relating to the warrantees: provided that the Policy shall not be void by reason of any statement in the Application thereof not being true, unless such statement is material in the contract, and that any warrantees made hereon by the member shall be subject to the qualification implied in this provision.

3rd.—If within two years from the date of this Policy the said member shall die by any act of self-destruction whatever, whether such member be sane or insane, or engage as an occupation in blasting, mining, submarine labour, the production of any highly explosive material, or in naval or military service (except in the militia or volunteer corps of Canada), or engage in aerial or arctic voyages, this Policy shall be void, and all payments made hereon shall be forfeited to the Association.

4th.—The insured may, at any time after this Policy shall have been five years in force, provided the insured shall have given thirty days' notice to the Association while this Policy is in full force, surrender the same, and receive therefor in cash, in full settlement of all liability of the Association under the same, his or her equitable share of the emergency or reserve fund.

5th.—The death claim shall be payable in sixty days after there shall have been furnished satisfactory proof to said Association of a valid claim under this contract. Such proof shall comprise a sworn statement of the physician who attended the insured in his or her last illness, claimant, clergyman and undertaker, on the blanks furnished by the Association, and any such information as the said Association may require.

No suit shall be valid under this contract unless commenced within one year from the date of the death of the insured.

6th.—This contract is a quarterly term insurance, renewable at the option of the insured before expiration, during the period of fifteen years next from the date hereof, upon payment of the premiums and dues, at the time, and in the manner herein provided. The insured shall pay under this contract, in advance, at the head office of the Association, quarterly, reckoned from the date hereof during each and every year, respectively, during the said period of fifteen years, the sum specified in the Table of Rates printed on the back hereof for his age at entry, unless the Directors shall by special notice require a different amount, and in such case the call may be based on the current age of the member. Payment may be made in advance in accordance with the annual, semi-annual or quarterly table, and when so made shall be applied to the renewal of this contract. The payments which shall be made hereunder,

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during the first year of the currency of this Policy, may (after providing for the emergency fund required by the Act of Incorporation, and after providing for this Policy's pro rata share of death claims occurring upon Policies becoming claims within a year of the date of issue) be used as a part of the expense fund, and after the said first year, four dollars per one thousand dollars insured of the monies so received shall be appropriated and used as a further part of the expense fund, and not exceeding one-tenth of one per cent, quarterly on the amount insured, and the balance after the first year shall be carried to an emergency fund. The emergency fund may be used for any or all of the following purposes,—namely, in the payment of death claims, or afterwards in the payment of surrender values for Policies, or to meet any liability to guarantors, or to make any deposit to be made with any Government. Seventy per cent. of all sums paid under this section may be carried to the emergency or reserve fund. If within thirty days of each of the above named dates, on which the insured shall elect to pay, respectively, the payments herein provided for are not received at the head office of the Association, such non-payment shall be taken as conclusive proof that the party called the insured has decided to terminate his or her connection with this Association, which connection shall thereupon terminate, and this contract shall become null and void, and all rights thereunder shall be forfeited to the Association. Should the mortality experienced by the Association require any alteration of said rates in any call, due notice shall be given, according to the provisions contained herein, provided, however, that notice shall be given when any portion of an assessment is for expenses. Any variation in excess of said rate may be taken from the emergency or reserve fund. If a note, draft or other obligation be given in payment of a premium or assessment hereunder, and the same be not fully paid when due, this Policy shall become and be null and void.

7th.—Notice of any mortuary payment, call, or other notice mailed to the post office address of the insured, as such address may appear on the Books of the Association, shall be taken to be a sufficient notice under this contract, and the affidavit of the officer whose duty it may be to give such notice, that a notice was so addressed and mailed, shall be taken as conclusive proof that such notice has been sent, and every one acquiring or claiming any interest hereunder is hereby estopped from denying the sufficiency of said affidavit to establish in any court the facts herein contained.

8th.—Provided that in the event of a claim arising under this contract owing to the death of the said party hereby insured, from any cause whatever, within one year from the date hereof, the amount of this Policy shall not become due or payable in one payment, but in lieu thereof the amount hereof shall be payable in five equal annual instalments, the first of such instalments to become due thirty days after proof satisfactory to the Board of Directors shall have been furnished by the claimant of a valid claim hereunder, and yearly thereafter until the whole sum shall have been paid.

9th.—No agent of the Association is authorized to make, alter, or discharge contracts; and any such act, in order to be binding upon the Association, shall be signed by the President and General Manager of the Association.

10th. It is hereby agreed that in any distribution of surplus the principles and methods which may be adopted by the Board of Directors for such distribution, and its determination of the amount equitably belonging to this Policy are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract, and that the profits or surplus shall be distributed hereunder, only to those who survive the term for which this Policy is issued, and then only if this Policy be then in force.

In consideration of the application for this Policy, and of the agreement on the part of the insured to accept the regulations and conditions on consideration of the payment of premium as per table of rates applicable hereto, hereby constitutes of a benefit satisfactory proof has been furnished at its head office of the death of the insured death fund of the Association, and out of any monies realized for that purpose, to



This Policy shall be renewable during the period of fifteen years from the table of rates printed hereon in conformity with said regulations and conditions.

At the end of fifteen years from the date hereof, if this Policy be then in amount standing to the credit of this Policy, estimated to be its full face value.

In case the fund to the credit of this Policy should amount to its full face to the addition of profits, the same shall thereupon become payable upon request of

A grace of thirty days will be allowed. Lapsed policies may be reinstated health from an accredited medical examiner of the Association, subject to its approval.

The Association further agrees forthwith from time to time to make use of funds, to pay all obligations created under this Policy, without deduction or abatement.

In witness whereof the said Association has hereunto its
and General Manager signed and delivered this contract
day of _____ A.D. 19__

or this Policy, and of the statements and agreements herein contained, and of the
tions and conditions on the back hereof as a part of this contract, and the further
Dollars, that amount being the
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a benefit member of said Association, and agrees, in sixty days after
of the death of the insured during the continuance of this Policy, to pay out of the
ized for that purpose, to

Executors, Administrators or Assigns, the sum of



of fifteen years from the date hereof, upon payment of the premiums as per the
ations and conditions.

f this Policy be then in force, the insured shall be entitled to withdraw the whole
be its full face value.

d amount to its full face value before the end of said period of fifteen years, owing
payable upon request of the party entitled thereto.

policies may be reinstated within six months by furnishing a certificate of good
ation, subject to its approval and paying all arrears, with six per cent interest.

time to time to make assessments to an amount adequate with its other available
without deduction or abatement.

id Association has hereunto affixed its Corporate Seal, and by its
ed and delivered this contract, at the City of Montreal, this

President

A.D. 189

REGULATIONS AND CONDITIONS.

1st.—Each applicant to become a benefit member of said Association must sign the Association's Form of Application therefor, filled out by the applicant or some one on his or her behalf, and pass a satisfactory examination by a duly licensed physician, who shall be deemed the agent of applicant. A Policy if issued shall not be in force until the first payment thereon, as per table of graduated payments printed hereon, shall have been paid to the Association during the good health of the member, and this Policy delivered during such member's life time. No agent of the Association is authorized to make or alter any such Application, and in doing any such act he is to be considered the agent of the applicant.

2nd.—The statements and declarations made by or on behalf of said member, in order to become a benefit member of said Association, are the basis of said contract, and form a part hereof, on the faith of which this Policy is issued, and every renewal hereof is made; they are warranted true, and that no fact in regard to the health, habits or conditions of such member has been omitted relating to the warranties: provided that the Policy shall not be void by reason of any statement in the Application thereof not being true, unless such statement is material in the contract, and that any warranties made hereon by the member shall be subject to the qualification implied in this provision.

3rd.—If within two years from the date of this Policy the said member shall die by any act of self-destruction whatever, whether such member be sane or insane, or engage as an occupation in blasting, mining, submarine labour, the production of any highly explosive material, or in naval or military service (except in the militia or volunteer corps of Canada), or engage in arctic or arctic voyages, this Policy shall be void, and all payments made hereon shall be forfeited to the Association.

4th.—The insured may, at any time after this Policy shall have been five years in force, provided the insured shall have given thirty days' notice to the Association while this Policy is in full force, surrender the same, and receive therefor in cash, in full settlement of all liability of the Association under the same, his or her equitable share of the emergency or reserve fund.

5th.—The death claim shall be payable in sixty days after there shall have been furnished satisfactory proof to said Association of a valid claim under this contract. Such proof shall comprise a sworn statement of the physician who attended the insured in his or her last illness, claimant, clergyman and undertaker, on the blanks furnished by the Association, and any such information as the said Association may require.

No suit shall be valid under this contract unless commenced within one

during the first year of the currency of this Policy, may (after providing for the emergency fund required by the Act of Incorporation, and after providing for this Policy's pro rata share of death claims occurring upon Policies becoming claims within a year of the date of issue) be used as a part of the expense fund, and after the said first year, four dollars per one thousand dollars insured of the monies so received shall be appropriated and used as a further part of the expense fund, and not exceeding one-tenth of one per cent. quarterly on the amount insured, and the balance after the first year shall be carried to an emergency fund. The emergency fund may be used for any or all of the following purposes,—namely, in the payment of death claims, or afterwards in the payment of surrender values for Policies, or to meet any liability to guarantors, or to make any deposit to be made with any Government. Seventy per cent. of all sums paid under this section may be carried to the emergency or reserve fund. If within thirty days of each of the above named dates, on which the insured shall elect to pay, respectively, the payments herein provided for are not received at the head office of the Association, such non-payment shall be taken as conclusive proof that the party called the insured has decided to terminate his or her connection with this Association, which connection shall thereupon terminate, and this contract shall become null and void, and all rights thereunder shall be forfeited to the Association. Should the mortality experienced by the Association require any alteration of said rates in any call, due notice shall be given, according to the provisions contained herein; provided, however, that notice shall be given when any portion of an assessment is for expenses. Any variation in excess of said rate may be taken from the emergency or reserve fund. If a note, draft or other obligation be given in payment of a premium or assessment hereunder, and the same be not fully paid when due, this Policy shall become and be null and void.

7th.—Notice of any mortuary payment, call, or other notice mailed to the post office address of the insured, as such address may appear on the books of the Association, shall be taken to be a sufficient notice under this contract, and the affidavit of the officer whose duty it may be to give such notice, that a notice was so addressed and mailed, shall be taken as conclusive proof that such notice has been sent, and every one acquiring or claiming any interest hereunder is hereby estopped from denying the sufficiency of said affidavit to establish in any court the facts herein contained.

8th.—Provided that in the event of a claim arising under this contract owing to the death of the said party hereby insured, from any cause whatever, within one year from the date hereof, the amount of this Policy shall not become due or payable in one payment, but in lieu thereof the amount hereof shall be payable in five equal annual instalments, the first of such instalments to become due thirty days after proof satisfactory to the Board of Directors shall have been furnished by the insured or his estate, and a copy shall not become due or payable in

contract. Such proof shall comprise a sworn statement of the physician who attended the insured in his or her last illness, claimant, clergyman and undertaker, on the blanks furnished by the Association, and any such information as the said Association may require.

No suit shall be valid under this contract unless commenced within one year from the date of the death of the insured.

7th.—This contract is a quarterly term insurance, renewable at the option of the insured before expiration, upon payment of the premiums and dues, at the time, and in the manner herein provided. The insured shall pay under this contract, in advance, at the head office of the Association, quarterly, reckoned from the date hereof during each and every year, respectively, the sum specified in the Table of Rates printed on the back hereof for his age at entry, unless the Directors shall by special notice require a different amount, and in such case the call may be based on the

one payment, but in lieu thereof the amount hereof shall be payable in five equal annual installments, the first of such installments to become due thirty days after proof satisfactory to the Board of Directors shall have been furnished by the claimant of a valid claim hereunder, and yearly thereafter until the whole sum shall have been paid.

10th.—No agent of the Association is authorized to make, alter, or discharge contracts; and any such act, in order to be binding upon the Association, shall be signed by the President and General Manager of the Association.

11th.—It is hereby agreed that in any distribution of surplus the principles and methods which may be adopted by the Board of Directors for such distribution, and its determination of the amount equitably belonging to this Policy are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract.

ALL LIFE PLAN, WITH PROFITS.

Table of Rates per \$1,000 upon which payment shall be made.

| Age. | Quarterly. | Semi-Annually. | Annually. |
|------|------------|----------------|-----------|
| 20 | \$ 3.53 | \$ 7.01 | \$13.75 |
| 21 | 3.55 | 7.04 | 13.80 |
| 22 | 3.57 | 7.09 | 13.90 |
| 23 | 3.60 | 7.14 | 14.00 |
| 24 | 3.65 | 7.21 | 14.15 |
| 25 | 3.68 | 7.29 | 14.30 |
| 26 | 3.73 | 7.40 | 14.50 |
| 27 | 3.78 | 7.50 | 14.70 |
| 28 | 3.85 | 7.61 | 14.95 |
| 29 | 3.91 | 7.75 | 15.20 |
| 30 | 3.99 | 7.91 | 15.50 |
| 31 | 4.07 | 8.06 | 15.80 |
| 32 | 4.15 | 8.23 | 16.15 |
| 33 | 4.26 | 8.44 | 16.55 |
| 34 | 4.37 | 8.64 | 16.95 |
| 35 | 4.49 | 8.89 | 17.45 |
| 36 | 4.64 | 9.18 | 18.00 |
| 37 | 4.79 | 9.49 | 18.60 |
| 38 | 4.96 | 9.84 | 19.30 |
| 39 | 5.15 | 10.20 | 20.00 |
| 40 | 5.31 | 10.58 | 20.75 |
| 41 | 5.54 | 10.97 | 21.50 |
| 42 | 5.75 | 11.37 | 22.30 |
| 43 | 5.95 | 11.78 | 23.10 |
| 44 | 6.17 | 12.21 | 23.95 |
| 45 | 6.39 | 12.65 | 24.80 |
| 46 | 6.62 | 13.11 | 25.70 |
| 47 | 6.85 | 13.57 | 26.60 |
| 48 | 7.10 | 14.05 | 27.55 |
| 49 | 7.35 | 14.56 | 28.55 |
| 50 | 7.62 | 15.10 | 29.60 |
| 51 | 7.92 | 15.68 | 30.75 |
| 52 | 8.25 | 16.37 | 32.10 |
| 53 | 8.68 | 17.19 | 33.70 |
| 54 | 9.15 | 18.05 | 35.50 |
| 55 | 9.58 | 18.97 | 37.20 |
| 56 | 10.07 | 20.00 | 39.20 |
| 57 | 10.70 | 21.20 | 41.60 |
| 58 | 11.45 | 22.72 | 44.55 |
| 59 | 12.40 | 25.55 | 48.15 |
| 60 | 13.75 | 27.00 | 52.30 |

REGULATIONS AND CO

1st.—Each applicant to become a benefit member of said Association must sign the Association's Form of Application therefor, filled out by the applicant or some one on his or her behalf, and pass a satisfactory examination by a duly licensed physician, who shall be deemed the agent of applicant. A Policy if issued shall not be in force until the first payment thereon, as per table of graduated payments printed hereon, shall have been paid to the Association during the good health of the member, and this Policy delivered during such member's life time. No agent of the Association is authorized to make or alter any such Application, and in doing any such act he is to be considered the agent of the applicant.

2nd.—The statements and declarations made by or on behalf of said member, in order to become a benefit member of said Association, are the basis of said contract, and form a part hereof, on the faith of which this Policy is issued, and every renewal hereof is made; they are warranted true, and that no fact in regard to the health, habits or conditions of such member has been omitted relating to the warrantees: provided that the Policy shall not be void by reason of any statement in the Application thereof not being true, unless such statement is material in the contract, and that any warrantees made hereon by the member shall be subject to the qualification implied in this provision.

3rd.—If within two years from the date of this Policy the said member shall die by any act of self-destruction whatever, whether such member be sane or insane, or engage as an occupation in blasting, mining, submarine labour, the production of any highly explosive material, or in naval or military service (except in the militia or volunteer corps of Canada), or engage in arial or arctic voyages, this Policy shall be void, and all payments made hereon shall be forfeited to the Association.

4th.—After two years from the date of this Policy, if three full years' payments have been made upon it, the insured may, by giving the Association thirty days' notice, while this Policy is in force, of a desire to do so, apply any dividends which shall have been declared by the Association in favour of the Policy towards making future payments.

5th.—The insured may, at any time after this Policy shall have been three years in force, provided the insured shall have given thirty days' notice to the Association while this Policy is in full force, surrender the same, and receive therefor in cash, in full settlement of all liability of the Association under the same, his or her equitable share of the emergency or reserve fund.

6th.—The death claim shall be payable in sixty days after there shall have been furnished satisfactory proof to said Association of a valid claim under this contract. Such proof shall comprise a sworn statement of the physician who attended the insured in his or her last illness, claimant, clergyman and undertaker, on the blanks furnished by the Association, and any such information as the said Association may require.

No suit shall be valid under this contract unless commenced within one year from the date of the death of the insured.

7th.—This contract is a quarterly term insurance, renewable at the option of the insured before expiration, upon payment of the premiums and dues, at the time, and in the manner herein provided. The insured shall pay under this contract, in advance, at the head office of the Association, quarterly, reckoned from the date hereof during each and every year, respectively, the sum specified in the Table of Rates printed on the back hereof for his age at entry, unless the Directors shall by special notice require a different amount, and in such case the call may be based on the

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current age of the member. Payment may be made in advance in accordance with the annual, semi-annual or quarterly table, and when so made shall be applied to the renewal of this contract. The payments which shall be made hereunder, during the first year of the currency of this Policy, may (after providing for the emergency fund required by the Act of Incorporation, and after providing for this Policy's pro rata share of death claims occurring upon Policies becoming claims within a year of the date of issue) be used as a part of the expense fund, and after the said first year, four dollars per one thousand dollars insured of the monies so received shall be appropriated and used as a further part of the expense fund, and not exceeding one-tenth of one per cent. quarterly on the amount insured, and the balance after the first year shall be carried to an emergency fund. The emergency fund may be used for any or all of the following purposes,—namely, in the payment of death claims, or afterwards in the payment of surrender values for Policies, or to meet any liability to guarantors, or to make any deposit to be made with any Government. Twenty per cent. of all sums paid under this section may be carried to the emergency or reserve fund. If within thirty days of each of the above named dates, on which the insured shall elect to pay, respectively, the payments herein provided for are not received at the head office of the Association, such non-payment shall be taken as conclusive proof that the party called the insured has decided to terminate his or her connection with this Association, which connection shall thereupon terminate, and this contract shall become null and void, and all rights thereunder shall be forfeited to the Association. Should the mortality experienced by the Association require any alteration of said rates in any call, due notice shall be given, according to the provisions contained herein, provided, however, that notice shall be given when any portion of an assessment is for expenses. Any variation in excess of said rate may be taken from the emergency or reserve fund. If a note, draft or other obligation be given in payment of a premium or assessment hereunder, and the same be not fully paid when due, this Policy shall become and be null and void:

8th.—Notice of any mortuary payment, call, or other notice mailed to the post office address of the insured, as such address may appear on the Books of the Association, shall be taken to be a sufficient notice under this contract, and the affidavit of the officer whose duty it may be to give such notice, that a notice was so addressed and mailed, shall be taken as conclusive proof that such notice has been sent, and every one acquiring or claiming any interest hereunder is hereby estopped from denying the sufficiency of said affidavit to establish in any court the facts herein contained.

9th.—Provided that in the event of a claim arising under this contract owing to the death of the said party hereby insured, from any cause whatever, within one year from the date hereof, the amount of this Policy shall not become due or payable in one payment, but in lieu thereof the amount hereof shall be payable in five equal annual instalments, the first of such instalments to become due thirty days after proof satisfactory to the Board of Directors shall have been furnished by the claimant of a valid claim hereunder, and yearly thereafter until the whole sum shall have been paid.

10th.—No agent of the Association is authorized to make, alter, or discharge contracts; and any such act, in order to be binding upon the Association, shall be signed by the President and General Manager of the Association.

11th. It is hereby agreed that in any distribution of surplus the principles and methods which may be adopted by the Board of Directors for such distribution, and its determination of the amount equitably belonging to this Policy are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract.

In consideration of the application for this Policy, and of agreement on the part of the insured to accept the regulations and conditions of consideration of the payment of premium as per table of rates applicable hereto, hereby constitutes of a benefit satisfactory proof has been furnished at its head office of the death of the insured death fund of the Association, and out of any monies realized for that purpose, to



On the surrender of this Policy while in force, on or after its third anniversary Dividends declared may be used towards making future payments hereunder, after

When the insured shall reach his or her life-expectancy, if this Policy shall give notice to the Association, while this Policy is in force, of his or her intention to take the full amount of the emergency or reserve standing to the credit of this Policy thereon, as determined by the Association.

A grace of thirty days will be allowed. Lapsed policies may be reinstated on the health from an accredited medical examiner of the Association, subject to its approval.

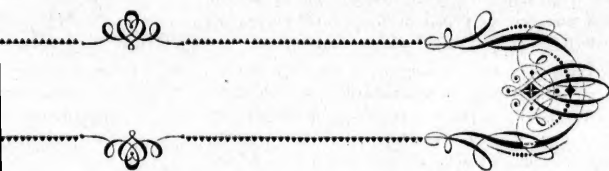
The Association further agrees forthwith from time to time to make payments of funds, to pay all obligations created under this Policy, without deduction or abatement.

In witness whereof the said Association has hereunto its President and General Manager signed and delivered this contract on this day of

for this Policy, and of the statements and agreements herein contained, and of the
ations and conditions on the back hereof as a part of this contract, and the further
Dollars, that amount being the
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a benefit member of said Association, and agrees, in sixty days after
of the death of the insured during the continuance of this Policy, to pay out of the
ized for that purpose, to

Executors, Administrators or Assigns, the sum of



or after its third anniversary, the Association will pay its equitable cash value.
payments hereunder, after this Policy has been two full years in force.

tancy, if this Policy shall then be in force, the insured may, by giving thirty days'
his or her intention to do so, surrender this Policy, and receive therefor, in cash,
the credit of this Policy, together with the equitable proportion of all accretions

policies may be reinstated within six months by furnishing a certificate of good
ation, subject to its approval and paying all arrears, with six per cent interest.

time to time to make assessments to an amount adequate with its other available
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and Association has hereunto affixed its Corporate Seal, and by its President
ed and delivered this contract, at the City of Montreal, this

A.D. 189

shall be subject to the qualification implied in this provision.

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